

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Certificate of Notice
Caption in Compliance with D.N.J. LBR 9004-2(c)

47016
Morton & Craig LLC
William E. Craig, Esquire
110 Marter Ave., Suite 301
Moorestown, NJ 08057
Attorney for Ally Financial

In Re:

ERNEST C. YOUNG

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Order Filed on November 13,
2018 by Clerk U.S. Bankruptcy
Court District of New Jersey

Case number: 17-23830

Hearing Date: 10-9-18

Judge: (JNP)

**ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL
FEES, AND STAY RELIEF UNDER CERTAIN CIRCUMSTANCES**

The relief set forth on page number two (2) is hereby **ORDERED**.

DATED: November 13, 2018

A handwritten signature in black ink, appearing to read "J. Poslusny", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

(Page 2)

Debtor: Ernest C. Young

Case No: 17-23830

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief under certain circumstances

This matter having brought before this Court on a Motion For Stay Relief filed by John R. Morton, Jr., Esq., attorney for Ally Financial (“Ally”), with the appearance of Nona Ostrove, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Ally is the holder of a first purchase money security interest encumbering a 2006 Jeep Liberty bearing vehicle identification number 1J4GL38K96W101440.**
- 2. That the Debtor’s account with Ally has post-petition arrears through September 2018 in the amount of \$1,512.42.**
- 3. That the Debtor is to cure this arrearage (in addition to any remaining pre-petition arrears) through his Chapter 13 Plan.**
- 4. That commencing October 2018, if the Debtor fails to make any monthly payment to Ally within thirty (30) days after each payment falls due, Ally shall be entitled to stay relief upon filing a Certification Of Default with the Court and serving it on the Debtor and his attorney.**
- 5. That the Debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Ally Financial must be listed as loss payee. If the Debtor fails to maintain valid insurance on the vehicle, Ally shall be entitled to stay relief upon filing a Certification that insurance has lapsed and serving such Certification on the Debtor and his attorney.**
- 6. That the Debtor is to pay Ally Financial a counsel fee of \$531.00 through his chapter 13 bankruptcy plan.**

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United States Bankruptcy Court
District of New Jersey

In re:
Ernest C Young
Debtor

Case No. 17-23830-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2018.

db +Ernest C Young, 420 Myrtle Ave., Lindenwold, NJ 08021-1748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Colonial Savings, F.A. bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
David K Cuneo on behalf of Debtor Ernest C Young cuneoesq@gmail.com
Denise E. Carlon on behalf of Creditor Colonial Savings, F.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor Colonial Savings, F.A. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Nona Ostrove on behalf of Debtor Ernest C Young nostrove@ostrovelaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9